

**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**

**Dated: January 8, 2024**



**John E. Hoffman, Jr.**  
**United States Bankruptcy Judge**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

*In re:* Criss Lorenzo Flowers : Case No. 23-53723  
: Chapter 13  
Debtor(s) : Judge John E. Hoffman Jr.

**ORDER CONFIRMING CHAPTER 13 PLAN  
AND AWARDING ATTORNEY FEES (Doc #9)**

This matter is before the Court on the Chapter 13 Plan submitted by the Debtor(s) and any amendments ("Plan"). Having reviewed the Plan, and noting that any objections have been withdrawn, resolved or overruled, the Court finds that the Plan satisfies the requirements of 11 U.S.C. § 1325. The Plan is **CONFIRMED**, subject to the following:

1. Any stipulations or other orders entered in this case relating to the Plan are incorporated into this Order.
2. The Debtor(s) shall make monthly payments to the Trustee until the Plan is completed, for a period not to exceed sixty (60) months. The monthly payments shall be by payroll deduction, unless otherwise ordered by the Court or agreed to by the Trustee. Payments shall be sent to: **Chapter 13 Trustee, PO Box 1718, Memphis, TN 38101-1718**
3. All property acquired by the Debtor(s) after the commencement of the case and before the case is closed is within the jurisdiction of the Court.
4. Except as provided by Local Bankruptcy Rule 6004-1(c)(3), the Debtor(s) shall not sell,

dispose of, or transfer any property without the written approval of the Trustee or order of the Court. *See* Local Bankruptcy Rule 6004-1 (c) and (d).

5. The Debtor(s) shall fully and timely disclose to the Trustee and file any appropriate notice, application or motion with the Court in the event of any change of the Debtor(s)' address, employment, marital status, or child or spousal support payments.

6. The Debtor(s) shall keep the Trustee informed as to any claim for or receipt of money or property regarding personal injury, workers compensation, bonuses, buyout, severance package, lottery winning, inheritance, or any other funds to which the Debtor(s) may be entitled or becomes entitled to receive. Before the matter can be settled and any funds distributed, the Debtor(s) shall comply with all requirements for filing applications or motions for settlement with the Court as may be required by the Bankruptcy Code, the Bankruptcy Rules or the Local Bankruptcy Rules. The Debtor(s) shall also keep the Trustee informed as to any claim for or receipt of social security funds.

7. The Debtor(s) shall not incur any non-emergency consumer debt, including the refinancing of real property debt or purchases on credit in excess of \$1,000, without the written approval of the Trustee or order of the Court. *See* Local Bankruptcy Rule 4001-3(b).

8. The stay under 11 U.S.C. § 362(a) and, if applicable, 11 U.S.C. §1301(a) is terminated as to any surrendered property listed in Paragraph 6 of the Plan.

**9. THE VIOLATION BY THE DEBTOR(S) OF ANY PROVISIONS OF THIS ORDER OR THE PLAN MAY RESULT IN DISMISSAL OF THE CASE, OR DENIAL OF DISCHARGE, AND OTHER SANCTIONS.**

10. Unless otherwise ordered by the Court, the attorney for the Debtor(s) is allowed the attorney fee set forth in the *Disclosure of Compensation of Attorney for Debtor and Application for Allowance of Fees in Chapter 13 Case* (LBR Form 2016-1(b)), provided the amount requested does not exceed \$4,350. *See* Local Bankruptcy Rule 2016-1(b)(2)(A) and (B) (the "No Look Fee").

**SO ORDERED.**

Copies to:

**All Creditors and Parties in Interest**

In re:  
Criss Lorenzo Flowers  
Debtor

Case No. 23-53723-jeh  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0648-2  
Date Rcvd: Jan 09, 2024

User: ad  
Form ID: pdf13

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Total Noticed: 220

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2024:**

Recip ID	Recipient Name and Address
db	Criss Lorenzo Flowers, 1368 Smith Road, Columbus, OH 43207-1577
21304654	Alliance One, PO Box 510987, Livonia, MI 48151-6987
21304663	+ American Tax Funding, LLC, Keith D Weiner & Assoc Co LPA, 1100 Superior Avenue East, Suite 1100, Cleveland OH 44114-2520
21304665	Aspire, P.O. Box 692194, Columbus, GA 31902
21304666	+ Aspire Visa, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
21304668	Aspire Visa Gold, P.O. Box 20351, Columbus, GA 31902-3051
21304670	+ Atlantic Credit And Finance Inc, C/O Levy And Associates, 4645 Executive Drive, Columbus, OH 43220-3601
21304673	+ Attny Connie Hall, Rep For Vahid Hagee, 3783 Broadway, Grove City, OH 43123-2204
21304675	+ Bank New York, 6400 Legacy Drive, Plano, TX 75024-3609
21304676	+ Bank New York, 101 Barclay St, New York, NY 10007-2119
21304681	+ Billing Error Network, P.O. Box 9182, Des Moines, IA 50306
21304682	+ Bur Mar Enterprises Inc, 3894 E Broad St, Columbus, OH 43213-1143
21304683	+ C2C Inc, PO Box 12148, Columbus, OH 43212-0148
21304707	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas Of Ohio, P.O Box 16581, Columbus, OH 43216-6581
21304689	+ Capital One Bank, PO Box 98875, Las Vegas, NV 89193-8875
21304693	+ Castlepayday.Com, PO Box 704, Watersmeet, MI 49969-0704
21304694	+ Chapter Holdings, FBO, Rep for Bahind Hagee, DDS, 200 N Washington St, Tullahoma, TN 37388-3649
21304698	+ Check N Go, 1947 E. Dublin Granville Rd., Columbus, OH 43229-3508
21304699	+ Check N Go, PO Box 36381, Cincinnati, OH 45236-0381
21304700	+ Checkland Westland, P.O. Box 20149, Columbus, OH 43220-0149
21304702	Citcomm, PO Box 1022, Wixom, MI 48393-1022
21304705	+ Columbia Gas Of Ohio, PO Box 1489, Winterville, NC 28590-1489
21304710	+ Credit One Bank, 3820 North Louise Ave, Sioux Falls, SD 57107-0145
21304711	Cross Country, P.O. Box 10007, Huntington, WV 25770
21304712	Cross Country Bank, P.O. Box 610730, Boca Raton, FL 33431
21304714	+ Cwalinski & Paris, Rep For American Tax Funding, LLC, 409 East Ave., Suite B, Elyria, OH 44035-5740
21304715	+ Direct Loan SVC System, PO Box 5609, Greenville, TX 75403-5609
21304717	+ Drs. Bacon And Hooper, Inc., 6200 Cleveland Avenue, Suite 104, Columbus, OH 43231-8607
21304721	Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
21304722	Federal Builders, 3188 E. Livingston Ave, Columbus, OH 43227
21304729	+ First Consumers National Bank, P.O. Box 922788, Norcross, GA 30010-2788
21304728	+ First Consumers National Bank, P.O. Box 5280, Portland, OR 97208-5280
21304730	+ First Federal Credit Control, 1550 Old Henderson Road, Ste 100, Columbus, OH 43220-3662
21304740	Franklin County Treasurer, P.O.Box 742538, Cincinnati, OH 45274-2538
21304743	+ GE Capital AFS, 75 Remittance Drive, Suite 3061, Chicago, IL 60675-3061
21304764	Island National Group, LLC, PO Box 18009, Hauppauge, NY 11788-8809
21304765	+ Javitch Block & Rathbone LLC, Rep For Northstar Capital Acquisitions, 1100 Superior Ave., 19th Floor, Cleveland, OH 44114-2521
21304766	+ Javitch Block & Rathbone LLC, Rep For Northstar Capital Acquisitions, 140 E Town Street, Ste 1250, Columbus, OH 43215-4268
21304768	+ Keith D. Weiner & Assoc. Co., LPA, Rep For American Tax Funding, LLC, 75 Public Square, 4th Floor, Cleveland, OH 44113-2001

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21304770 + Kevin O'Brien, Rep For Bur Mar Enterprises Inc, 995 S High St, Columbus, OH 43206-2527  
21304769 + Kevin O'Brien, Rep. For Various Creditors, 995 S High St, Columbus, OH 43206-2527  
21304771 + LHR Inc, Rep For Capital One, 56 Main Street, Hamburg, NY 14075-4905  
21304772 + Luebke Baker & Associates, P.O. Box 9398, Peoria, IL 61612-9398  
21304780 Madison Township, PO Box 638559, Cincinnati, OH 45263-8559  
21304781 Madison Township Fire, PO Box 3475, Toledo, OH 43607-0475  
21304782 + Mary E. Johnson, Rep For Franklin County Treasurer, 373 S. High Street, 17th Floor, Columbus, OH 43215-4591  
21304783 + Mid-Ohio Emergency, 3535 Olentangy River Rd., Columbus, OH 43214-3908  
21304784 + Mid-Ohio Emergency Services Inc, 3535 Olentangy River Rd., Columbus, OH 43214-3908  
21304788 + Money Store, 355 E. Campusview Blvd, Columbus, OH 43235-5616  
21304798 + NCP Finance Ohio, LLC, 4757 West Broad Street, Columbus, OH 43228-1612  
21304790 + National Auto Acceptance, P.O. Box 28008, Columbus, OH 43228-0008  
21304791 + National Auto Acceptance Corp., 888 Parsons Avenue, Columbus, OH 43206-2344  
21304792 + National Check Cashers, 2440 E. Dublin Granville, Columbus, OH 43229-3564  
21304793 + National Check Cashers, P.O. Box 4057, Dublin, OH 43016-0556  
21304796 + Navient, 300 Continental Drive, Newark, DE 19713-4322  
21304802 + North Star Capital Acquisition LLC, 220 John Glenn Drive, Ste 1, Amherst, NY 14228-2246  
21304808 + Ortho & Neuro Consultants, 70 S. Cleveland Ave., Westerville, OH 43081-1398  
21304809 + Ortho Neuro, 1313 Olentangy River Rd, Columbus, OH 43212-3133  
21304817 + Providian Financial Services, 435 Executive Ct North, Fairfield, CA 94534-4019  
21304825 + RJM Acquisitions LLC, Rep For HSBC, 575 Underhill Blvd, Ste 224, Syosset, NY 11791-3416  
21304824 #+ Retail Recovery Service Of NJ, Inc., Rep For HSBC, 190 Moore Street, Suite 201, Hackensack, NJ 07601-7418  
21304828 Salute, Payment Processing, P.O. Box 11802, Newark, NJ 07101-8102  
21304830 + Salute Visa Gold, P. O. Box 790183, St Louis, MO 63179-0183  
21304838 + State Of Ohio Department Of Taxation, 750 Cross Pointe Road, Columbus, OH 43230-6691  
21304846 ++ TRIAD FINANCIAL CORP, 5201 RUFÉ SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036 address filed with court:, Triad Financial, PO Box 3299, Huntington Beach, CA 92605  
21304841 + The Ohio Bell Telephone Company, C/O James Grudus Esq AT&T Services, 150 E Gay St # 4, Columbus, OH 43215-3130  
21304842 Tiburon Financial LLC, 212 South 108th Avenue, Omaha, NE 68154  
21304716 ++ U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609 address filed with court:, Direct Loans, PO Box 7202, Utica, NY 13504-7202  
21304853 US Department Of Education, PO Box 77860, Madison, WI 53707-7860  
21304855 + VBS Amplify Loan, 8164 Las Vegas Blvd S #766, Las Vegas, NV 89123-1003  
21304854 + Vahid Hagee, DDS, 1669 Lockbourne Rd., Columbus, OH 43207-1476  
21304860 Wells Fargo, 302 E. 58th St. N., Sioux Falls, SD 57104  
21304863 + Wells Fargo Financial, P.O. Box 98784, Las Vegas, NV 89193-8784  
21304862 + Wells Fargo Financial, 4113 121st St, Urbandale, IA 50323-2310  
21304864 + Wells Fargo Financial, 4137 121st Street, Urbandale, IA 50323-2310

TOTAL: 75

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc@atlasacq.com	Jan 09 2024 18:45:00	Atlas Acquisitions, LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
21304646	+ Email/Text: AEPBankruptcy@aep.com	Jan 09 2024 18:45:00	AEP Ohio, 850 Tech Center Dr., Gahanna, OH 43230-8250
21304649	Email/Text: EBNProcessing@afni.com	Jan 09 2024 18:45:00	AFNI, PO Box 3097, Bloomington, IL 61702-3097
21304647	Email/Text: AEPBankruptcy@aep.com	Jan 09 2024 18:45:00	AEP Ohio, Attn. Bankruptcy Dept., 1 AEP Way, Hurricane, WV 25526
21304645	Email/Text: AEPBankruptcy@aep.com	Jan 09 2024 18:45:00	AEP Ohio, P.O. Box 24401, Canton, OH 44701-4401
21304648	Email/Text: AEPBankruptcy@aep.com	Jan 09 2024 18:45:00	AEP Ohio, PO BOX 371496, Pittsburgh, PA 15250-7496
21304664	Email/Text: bnc-applied@quantum3group.com	Jan 09 2024 18:45:00	Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431-0966
21304669	+ Email/Text: g17768@att.com	Jan 09 2024 18:45:00	AT&T, PO Box 769, Arlington, TX 76004-0769

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21304671	Email/Text: bnc@atlasacq.com	Jan 09 2024 18:45:00	Atlas Acquisitions LLC, Rep for Check N Go, 492C Cedar Lane, Suite 442, Teaneck, NJ 07666
21304643	+ Email/Text: bnc@teampurpose.com	Jan 09 2024 18:45:00	Advance America, 3739 East Broad St., Columbus, OH 43213-1127
21304644	+ Email/Text: bnc@teampurpose.com	Jan 09 2024 18:45:00	Advance America, 4662 Cemetery Rd., Hilliard, OH 43026-1124
21304650	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 09 2024 19:01:53	Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
21304651	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 09 2024 18:51:27	Aidvantage, 1891 Metro Center Drive, Reston, VA 20190-5287
21304655	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 09 2024 18:45:00	Alliance One, P.O. Box 3101, Southeastern, PA 19398-3101
21304653	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 09 2024 18:45:00	Alliance One, 4850 E Street Rd, Ste 300, Trevoese, PA 19053-6643
21304652	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 09 2024 18:45:00	Alliance One, 1684 Woodlands Drive, Ste 150, Maumee, OH 43537-4026
21304661	+ Email/PDF: ebn_ais@aisinfo.com	Jan 09 2024 18:51:35	American Infosource, PO Box 248848, Oklahoma City, OK 73124-8848
21304662	+ Email/Text: bankruptcy@atfs.com	Jan 09 2024 18:46:00	American Tax Funding LLC, 801 Maplewood Drive #4, Jupiter, FL 33458-8800
21304667	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 09 2024 18:45:00	Aspire Visa, P.O. Box 105555, Atlanta, GA 30348-5555
21304672	+ Email/Text: bnc@atlasacq.com	Jan 09 2024 18:45:00	Atlas Acquisitions LLC, Rep for Check N Go, 294 Union St, Hackensack, NJ 07601-4303
21304674	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 09 2024 18:51:01	B First LLC, P.O. Box 91121, Seattle, WA 98111-9221
21304677	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	Beneficial, PO Box 10640, Virginia Beach, VA 23450-0640
21304678	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	Beneficial, 2128 Stringtown Road, Grove City, OH 43123-2931
21304679	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	Beneficial Finance, P.O. Box 10460, Virginia Beach, VA 23450-0460
21304680	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	Beneficial Financial Inc., PO Box 8546, Virginia Beach, VA 23450-8546
21304686	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 09 2024 18:51:24	Capital One, PO Box 85520, Richmond, VA 23285
21304688	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 09 2024 18:51:25	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
21304684	+ Email/Text: cms-bk@cms-collect.com	Jan 09 2024 18:45:00	Capital Management Services LP, Rep. For LVNV Funding LLC, 726 Exchange St, Ste 700, Buffalo, NY 14210-1464
21304685	+ Email/Text: cms-bk@cms-collect.com	Jan 09 2024 18:45:00	Capital Management Services, LP, Rep For HSBC, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
21304687	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 09 2024 19:01:53	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
21304690	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jan 09 2024 18:45:00	Cashnet USA, 200 W. Jackson Blvd., Chicago, IL 60606-6910
21304692	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jan 09 2024 18:45:00	Cashnet USA, 175 West Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
21304691	Email/Text: opsqa_usbankruptcy@cashnetusa.com		

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		Jan 09 2024 18:45:00	Cashnet USA, PO Box 643990, Cincinnati, OH 45264-3990
21304697	+ Email/Text: bankruptcy@axcess-financial.com	Jan 09 2024 18:45:00	Check N Go, 7755 Montgomery Road, Suite 400, Cincinnati, OH 45236-4197
21304701	+ Email/Text: aalegalforwarding@wakeassoc.com	Jan 09 2024 18:45:00	Choice Recovery Inc., Rep For Time Warner Cable, 1550 Old Henderson Road, Columbus, OH 43220-3626
21304709	Email/PDF: creditonebknofications@resurgent.com	Jan 09 2024 18:51:27	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
21304708	+ Email/PDF: creditonebknofications@resurgent.com	Jan 09 2024 18:51:24	Credit One Bank, P O Box 98873, Las Vegas, NV 89193-8873
21304713	+ Email/Text: bnc-applied@quantum3group.com	Jan 09 2024 18:45:00	Cross Country Bank, P.O. Box 17125, Wilmington, DE 19850-7125
21304718	Email/PDF: bncnotices@becket-lee.com	Jan 09 2024 19:01:53	ECast Settlement Corporation, PO Box 35480, Newark, NJ 07193-5480
21304720	Email/Text: EBN@edfinancial.com	Jan 09 2024 18:45:00	EdFinancial, P.O. Box 36008, Knoxville, TN 37930-6008
21304719	+ Email/Text: EBN@edfinancial.com	Jan 09 2024 18:45:00	Edfinancial, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
21304723	+ Email/Text: aalegalforwarding@wakeassoc.com	Jan 09 2024 18:45:00	FFCC Columbus, Rep. For Drs. Bacon And Hooper, Inc., PO Box 20790, Columbus, OH 43220-0790
21304725	+ Email/Text: aalegalforwarding@wakeassoc.com	Jan 09 2024 18:45:00	FFCC- Columbus, Rep For Drs. Bacon And Hooper, Inc., 1550 Old Henderson Rd., Columbus, OH 43220-3626
21304726	+ Email/Text: aalegalforwarding@wakeassoc.com	Jan 09 2024 18:45:00	FFCC- Columbus, 1550 Old Henderson Rd., Columbus, OH 43220-3626
21304724	+ Email/Text: aalegalforwarding@wakeassoc.com	Jan 09 2024 18:45:00	FFCC- Columbus, Rep For First Federal Credit Control, 1550 Old Henderson Rd., Columbus, OH 43220-3626
21304731	Email/Text: BNSFN@capitalsvcs.com	Jan 09 2024 18:45:00	First National Bank, 500 E. 60th St. N, Sioux Falls, SD 57104-0478
21304733	Email/Text: collecadminbankruptcy@fnni.com	Jan 09 2024 18:45:00	First National Bank Of Omaha, 1620 Dodge Street, Omaha, NE 68197
21304732	+ Email/Text: collecadminbankruptcy@fnni.com	Jan 09 2024 18:45:00	First National Bank Of Omah, PO Box 2557, Omaha, NE 68103-2557
21304734	+ Email/Text: bankruptcy@fncbinc.com	Jan 09 2024 18:45:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
21304736	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 09 2024 18:51:25	First Premier Bank, P.O. Box 5147, Sioux Falls, SD 57117-5147
21304735	Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 09 2024 18:51:36	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
21304738	Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 09 2024 18:51:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
21304737	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 09 2024 18:51:36	First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
21304739	+ Email/Text: fctbankruptcy@franklincountyohio.gov	Jan 09 2024 18:45:00	Franklin County Treasurer, 373 South High Street - 17th Floor, Columbus, OH 43215-4591
21304741	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 09 2024 18:51:35	GE Capital, PO Box 105968, Atlanta, GA 30348-5968
21304742	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 09 2024 18:51:35	GE Capital, PO Box 965005, Orlando, FL 32896-5005

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21304744	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 09 2024 18:51:00	Ge Capital Consumer Card Co, 332 Minnesota St, Ste 610, St Paul, MN 55101-1314
21304745	^ MEBN	Jan 09 2024 18:44:51	Great Lakes Educational Loan Services, 2401 International POB 7859, Madison, WI 53707-7859
21304746	Email/Text: electronicbkydocs@nelnet.net	Jan 09 2024 18:45:00	Great Lakes Educational Loan Services, P.O. Box 530229, Atlanta, GA 30353-0229
21304747	+ Email/Text: accountservices@greenlineloans.com	Jan 09 2024 18:45:00	Green Line Loans, PO Box 507, Hays, MT 59527-0507
21304752	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	HSBC, 700 N. Wood Dale Rd., Wood Dale, IL 60191
21304751	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	HSBC, Attn: Dispute Processing, 12447 SW 69th Ave., Tigard, OR 97223-8517
21304753	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	HSBC, PO Box 7680, Carol Stream, IL 60116-7680
21304754	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
21304748	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	Household Finance Beneficial Inc., PO Box 3425, Buffalo, NY 14240-3425
21304749	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	Household Finance Co., 1421 Kristina Way, Chesapeake, VA 23320-8917
21304750	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 09 2024 18:45:00	Household Financial Services, 1301 East Tower Road, Schaumburg, IL 60173-4374
21304755	+ Email/Text: bankruptcy@huntington.com	Jan 09 2024 18:45:00	Huntington National Bank, P. O. Box 1558, Dept Ea4w25, Columbus, OH 43216-1558
21304756	+ Email/Text: bankruptcy@huntington.com	Jan 09 2024 18:45:00	Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5856
21304757	+ Email/Text: bankruptcy@huntington.com	Jan 09 2024 18:45:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
21304761	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 09 2024 18:45:00	Internal Revenue Service, P.O. Box 219236, Kansas City, MO 64121-9236
21304758	+ Email/Text: bncmail@w-legal.com	Jan 09 2024 18:45:00	Intercoastal Financial, LLC, C/O Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
21304767	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:00	JP Morgan Chase, 1111 Polaris Parkway, Columbus, OH 43240
21304816	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:00	Providian Bank, PO Box 660026, Dallas, TX 75266
21304820	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:35	Providian National Bank, 4900 Johnson Drive, Pleasanton, CA 94588
21304819	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 19:01:52	Providian National Bank, P.O. Box 660026, Dallas, TX 75266
21304818	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:02	Providian National Bank, P.O. Box 9053, Pleasanton, CA 94566
21304856	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:36	Washington Mutual, P.O. Box 15324, Wilmington, DE 19850
21304857	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:35	Washington Mutual Bank, PO Box 99604, Arlington, TX 76096-9604
21304858	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:35	Washington Mutual Card Services, P.O. Box 660487, Dallas, TX 75266
21304859	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:36	Washington Mutual Payment Processing, P.O. Box

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			660548, Dallas, TX 75266
21304695	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:36	Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
21304696	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2024 18:51:00	Chase Bank USA NA, 201 N Walnut St, Wilmington, DE 19801
21304775	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:25	LVNV Funding, Rep. For Providian Financial Corp., 15 South Main Street, Suite 700, Greenville, SC 29601-2793
21304774	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:27	LVNV Funding, Rep. For Providian Financial Corp., POB 740281, Houston, TX 77274-0281
21304773	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:01	LVNV Funding, Rep. For Providian Financial Corp., P.O. Box 10497, Greenville, SC 29603-0497
21304776	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:27	LVNV Funding, 15 South Main Street, Suite 700, Greenville, SC 29601-2793
21304778	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:03	LVNV Funding LLC, C/O Resurgent Capital Services, 55 Beattie Pl. #110 MS#252, Greenville, SC 29601-5115
21304779	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:01	LVNV Funding LLC, Rep for Credit One Bank, PO Box 10587, Greenville, SC 29603-0587
21304777	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:36	LVNV Funding LLC, Rep for Credit One Bank, 15 South Main Street, Suite 700, Greenville, SC 29601-2793
21336834	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
21304789	^ MEBN	Jan 09 2024 18:44:43	MRS Associates, Rep For Chase Bank, 1940 Olney Avenue, Cherry Hill, NJ 08003-2016
21304786	Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2024 18:45:00	Midland Credit Management, Rep For Salute Visa Gold, PO Box 60578, Los Angeles, CA 90060-0578
21304785	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2024 18:45:00	Midland Credit Management, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
21304787	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2024 18:45:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
21304797	Email/Text: bankruptcyntices@schear.net	Jan 09 2024 18:45:00	NCP Finance Ohio, LLC, 205 Sugar Camp Circle, Dayton, OH 45409-1970
21304794	Email/Text: bankruptcy@ncaks.com	Jan 09 2024 18:45:00	National Credit Adjusters LLC, Rep for NCP Finance Ohio, LLC, PO Box 3023, Hutchinson, KS 67504-3023
21304795	+ Email/PDF: pa_dc_claims@navient.com	Jan 09 2024 19:02:01	Navient, PO Box 9533, Wilkes-Barre, PA 18773-9533
21304799	+ Email/Text: electronicbkydocs@nelnet.net	Jan 09 2024 18:45:00	Nelnet Loan Services, 3015 South Parker Road Suite 425, Aurora, CO 80014-2904
21304800	Email/Text: electronicbkydocs@nelnet.net	Jan 09 2024 18:45:00	Nelnet Loan Services, Po Box 2877, Omaha, NE 68103-2877
21304801	+ Email/Text: oh_bankruptcy@ohiohealth.com	Jan 09 2024 18:45:00	Neurological Associates, 931 Chatham Lane, Columbus, OH 43221-2486
21304803	+ Email/Text: ngisupport@radiusgs.com	Jan 09 2024 18:45:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
21304806	Email/Text: Bankruptcy.notices@tax.state.oh.us	Jan 09 2024 18:45:00	Ohio Department Of Taxation, 30 East Broad Street, 20th Floor, Columbus, OH 43215
21304804	+ Email/Text: g17768@att.com	Jan 09 2024 18:45:00	Ohio Bell Telephone Company, 45 Erieview Plaza, Cleveland, OH 44114-1801



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21304805	Email/Text: Bankruptcy.notices@tax.state.oh.us	Jan 09 2024 18:45:00	Ohio Department Of Taxation, Attn. Bankruptcy Department, P.O. Box 530, Columbus, OH 43216-0530
21304807	Email/Text: Bankruptcy.notices@tax.state.oh.us	Jan 09 2024 18:45:00	Ohio Department of Taxation, Compliance Division, P.O. Box 182402, Columbus, OH 43218-2402
21304810	+ Email/Text: bncnotifications@pheaa.org	Jan 09 2024 18:45:00	PHEAA, PO Box 60610, Harrisburg, PA 17106-0610
21304811	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2024 18:51:02	Portfolio Recovery Assoc., LLC, Rep For Capital One Bank, PO Box 12914, Norfolk, VA 23541
21304813	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2024 18:51:00	Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541
21304812	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2024 18:51:27	Portfolio Recovery Associates, Rep for Capital One, PO Box 41067, Norfolk, VA 23541
21304815	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2024 18:51:27	Portfolio Recovery Associates, LLC, Assignee of Triad Financial Corp of Cali, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
21304814	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2024 19:01:58	Portfolio Recovery Associates, LLC, Assignee of Triad Financial Corp. of CA, 120 Corporate Blvd., Norfolk, VA 23502
21304821	+ Email/Text: bnc-quantum@quantum3group.com	Jan 09 2024 18:45:00	Quantum3 Group LLC, Rep For Galaxy International, PO Box 788, Kirkland, WA 98083-0788
21304823	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:03	Resurgent Capital Services, Rep for Credit One Bank, PO Box 10587, Greenville, SC 29603-0587
21304822	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 18:51:36	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
21304657	Email/PDF: cbp@omf.com	Jan 09 2024 19:01:52	American General Finance, 102 North Scioto Street, Circleville, OH 43113
21304658	Email/PDF: cbp@omf.com	Jan 09 2024 19:01:46	American General Finance, 1125 North Hamilton Road, Columbus, OH 43230-3452
21304835	Email/PDF: cbp@omf.com	Jan 09 2024 18:51:36	SpringLeaf Financial, 904 S. Hamilton Rd., Columbus, OH 43213-3003
21304834	Email/PDF: cbp@omf.com	Jan 09 2024 18:51:00	Springleaf, 3457 Grat Western Blvd B, Columbus, OH 43204
21304836	Email/PDF: cbp@omf.com	Jan 09 2024 19:01:46	Springleaf Financial Services, 1013 East State Street, Athens, OH 45701
21304837	Email/PDF: cbp@omf.com	Jan 09 2024 18:51:24	Springleaf Financial Services Of Ohio, 600 North Royal Avenue, Evansville, IN 47715
21304656	Email/PDF: cbp@omf.com	Jan 09 2024 19:01:53	American General Finance, 3457 Great Western Blvd, Columbus, OH 43204
21304660	Email/PDF: cbp@omf.com	Jan 09 2024 19:01:53	American General Financial Services, 2189 Stringtown Road #13, Grove City, OH 43123
21304659	Email/PDF: cbp@omf.com	Jan 09 2024 18:51:00	American General Financial Services, 904 South Hamilton Rd., Columbus, OH 43213
21304826	+ Email/PDF: pa_dc_claims@navient.com	Jan 09 2024 19:02:00	Sallie Mae, P. O. Box 9500, Wilkes Barre, PA 18773-9500
21304827	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 09 2024 18:51:03	Sallie Mae, PO Box 9635, Wilkes-Barre, PA 18773-9635
21304829	Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 09 2024 18:45:00	Salute, P.O. Box 105555, Atlanta, GA 30348-5555
21304832	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 09 2024 18:45:00	Santander Consumer USA, PO Box 25120, Lehigh Valley, PA 18002-5120

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21304833	Email/Text: enotifications@santanderconsumerusa.com	Jan 09 2024 18:45:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
21304831	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 09 2024 18:45:00	Santander Consumer USA, PO Box 961245, Ft Worth, TX 76161-0244
21304839	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Jan 09 2024 18:45:00	State Of Ohio Department Of Taxation, 4485 Northland Ridge Blvd, Columbus, OH 43229-6596
21304840	Email/Text: bankruptcy@sunrisecreditservices.com	Jan 09 2024 18:45:00	Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
21304843	+ Email/Text: dl-csgbankruptcy@charter.com	Jan 09 2024 18:46:00	Time Warner Cable, 1015 Olentangy River Road, Columbus, OH 43212-3149
21304844	Email/Text: dl-csgbankruptcy@charter.com	Jan 09 2024 18:46:00	Time Warner Cable, PO Box 1060, Carol Stream, IL 60132-0901
21304845	+ Email/Text: famc-bk@1stassociates.com	Jan 09 2024 18:45:00	Total Card, Inc., 5109 South Broadband Lane, Sioux Falls, SD 57108-2208
21304847	^ MEBN	Jan 09 2024 18:43:48	Triad Financial, 13901 Sutton Park Dr S, Suite 300, Jacksonville, FL 32224-0230
21304851	Email/Text: edbknotices@ecmc.org	Jan 09 2024 18:45:00	US Department Of Education, PO Box 530260, Atlanta, GA 30353-0260
21304850	+ Email/Text: EDBKNotices@ecmc.org	Jan 09 2024 18:45:00	US Department Of Education, PO Box 5609, Greenville, TX 75403-5609
21316822	+ Email/Text: EBN@edfinancial.com	Jan 09 2024 18:45:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
21304848	+ Email/Text: USAOHS.ECFColBank@usdoj.gov	Jan 09 2024 18:45:00	United States Attorney General, 303 Marconi Blvd., 2nd Floor, Columbus, OH 43215-2839
21304849	^ MEBN	Jan 09 2024 18:44:42	United States Attorney General, 950 Pennsylvania Avenue NW, Washington, DC 20530-0009
21304861	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 09 2024 19:01:53	Wells Fargo, 1 Home Campus, Des Moines, IA 50328-0001
21304865	+ Email/Text: BKRMailOps@weltman.com	Jan 09 2024 18:45:00	Weltman Weinberg And Reis, Rep For Midland Funding, LLC, 175 S 3rd, Ste 900, Columbus, OH 43215-5166
21304866	+ Email/Text: BKRMailOps@weltman.com	Jan 09 2024 18:45:00	Weltman Weinberg And Reis, Rep For Midland Funding, LLC, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
21304867	+ Email/Text: admin@rosebudlending.com	Jan 09 2024 18:46:00	Zocaloans, PO Box 1147, 27565 Research Park Drive, Mission, SD 57555-1147

TOTAL: 145

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
21304706	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Of Ohio, PO Box 2318, Columbus, OH 43216
21304704	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Of Ohio, PO Box 742510, Cincinnati, OH 45274-2510
21304703	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Of Ohio, Revenue Recovery, 200 Civic Center Drive 8th Floor, Columbus, OH 43215
21304762	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 802501, Cincinnati, OH 45280
21304760	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, SB/SE, Insolvency Room 1150, 31 Hopkins Plaza, Baltimore, MD 21201-2852
21304759	*	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346

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21304763	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
21304852	*P++	U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609, address filed with court:, US Department Of Education, PO Box 7202, Utica, NY 13504-7202
21304727	##+	First Bank Of Delaware, 1000 Rock Run Parkway, Wilmington, DE 19803-1455

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2024 at the address(es) listed below:**

Name	Email Address
Asst US Trustee (Col)	ustpreion09.cb.ecf@usdoj.gov
Faye D. English	notices@ch13columbus.com
Lindsey Hall	on behalf of Creditor American Tax Funding LLC bankruptcy@weinerlaw.com
Mark Albert Herder	on behalf of Debtor Criss Lorenzo Flowers Markalbertherder@yahoo.com markalbertherder@gmail.com

TOTAL: 4